Case 25-21613-JCM Doc 24 Filed 07/20/25 Entered 07/21/25 00:30:24 Desc Imaged Certificate of Notice Page 1 of 6

Information to id	lentify the case:			
Debtor 1:	Lee A. Yeager	Social Security number or ITIN:	xxx-xx-5732	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Mandy S. Yeager	Social Security number or ITIN:	xxx-xx-1593	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	6/20/25
Case number:	25-21613-JCM			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Lee A. Yeager	Mandy S. Yeager
2.	All other names used in the last 8 years		fka Mandy S. Campbell
3.	Address	427 Chicora Road Butler, PA 16001	427 Chicora Road Butler, PA 16001
4.	Debtor's attorney Name and address	Dennis M. Sloan Sloan & Associates, P.C. 106 S. Main Street Suite 305 Butler, PA 16001	Contact phone 724–284–9092 Email: sloanassoc@zoominternet.net
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 Date: 7/18/25

For more information, see page 2

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Debtor Lee A. Yeager and Mandy S. Yeager

Official Form 309I

Case number 25-21613-JCM

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	September 29, 2025 at 09:00 AM	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/28/25
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	 a complaint if you want to have a particular debt excepted from cunder 11 U.S.C. § 523(a)(2) or (4). 	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/29/25
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/17/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim court's website at http://www.pawb.uscourts.gov/filing-proof-claim System. Additional information regarding obtaining a proof of claim claim, including information regarding filing a claim by regular mail, http://www.pawb.uscourts.gov/filing-proof-claim If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	using the Electronic Proof of Claim ("ePŌC") form (Official Form B410) and filing a proof of can be found at the court's website at paid on your claim. To be paid, you must file a ebtor filed. The paid on your claim. Filing a proof of the they file a proof of claim. Filing a proof of the with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 9/29/25 at 09:00 AM , Location: Same location as the Meeting of Co	s on:
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concil contested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has b means forbidden by law without receiving evidence on such issues.	lerk's office and served on the debtor, oblater than 7 days before meeting of reditors duly scheduled pursuant to Section ing of creditors/conciliated initial iation conferences the plan will be set for a stions are not prosecuted at the initial ee may assume and the court may
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully ex to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 25-21613-JCM

Chapter 13 Lee A. Yeager

Mandy S. Yeager **Debtors**

CERTIFICATE OF NOTICE

District/off: 0315-2 Page 1 of 4 User: auto Date Rcvd: Jul 18, 2025 Form ID: 309iPGH Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol **Definition**

- Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++
- Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2025:

Recip ID db/jdb	+	Recipient Name and Address Lee A. Yeager, Mandy S. Yeager, 427 Chicora Road, Butler, PA 16001-2303
aty	+	Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
cr	+	Carrington Mortgage Services, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976, UNITED STATES 18976-3403
16558403	+	Armco Credit Union, PO Box 1589, Butler, PA 16003-1589
16558404	+	Armstrong County Memorial Hospital-PP, PO Box 645555, Pittsburgh, PA 15264-5253
16558405		Butler Ambulance Service, 106 First Street, Butler, PA 16001-4719
16558406		Butler Anesthesia Associates, PO Box 645587, Pittsburgh, PA 15264-5253
16558408	+	Butler Emergency Phys Associates Inc, PO Box 641575, Pittsburgh, PA 15264-1575
16558409	+	Butler Imaging and Interventional Assoc, 9360 River Road, Marcy, NY 13403-2070
16558410		Butler Medical Providers, PO Box 1549, Butler, PA 16003-1549
16558412	+	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
16558411		Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171
16558425	+	Denise Carlon, Esq., KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16558427	+	Foundation Radiology Group, PO Box 554895, Detroit, MI 48255-4895
16558428	+	Kenneth L. Ashbaugh, 1015 Center Avenue, Butler, PA 16001-6516
16548267	+	Lendmark Financial Services, LLC, 257 Butler Commons, Butler, PA 16001-2485
16558435	+	Murphy Dental Associates, 607 North Main Street, Butler, PA 16001-4306
16558439	+	Steven K. Eisenberg, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Ste. 200, The Shops at Valley Square, Warrington, PA 18976-3403
16558444	+	Tammy Serafine, 139 N. Butler Church Road, Chicora, PA 16025-3701

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty		Notice Type: Email Address Email/Text: sloanassoc@zoominternet.net	Date/Time	Recipient Name and Address
acy			Jul 19 2025 00:17:00	Dennis M. Sloan, Sloan & Associates, P.C., 106 S. Main Street, Suite 305, Butler, PA 16001
aty	^	MEBN	Jul 19 2025 00:02:52	Steven K. Eisenberg, Stern and Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
tr	+	Email/Text: bnc@chapter13trusteewdpa.com	Jul 19 2025 00:17:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg		EDI: PENNDEPTREV	Jul 19 2025 04:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 19 2025 00:18:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+	EDI: AISACG.COM	Jul 19 2025 04:01:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515

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1,5550,401		EDV MANGE COM		N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
16558401	+	EDI: AISACG.COM	Jul 19 2025 04:01:00	AIS Portfolio Services, LP, Attn: Ally Bank Department, 4515 N Santa Fe Avenue, Department APS, Oklahoma City, OK 73118-7901
16558402		EDI: GMACFS.COM	Jul 19 2025 04:01:00	Ally, PO Box 380903, Minneapolis, MN 55438-0903
16558407	+	Email/Text: akolander@armcocu.com	Jul 19 2025 00:18:00	Butler Armco Employees Credit Union, PO Box 1589, Butler, PA 16003-1589
16558417		Email/Text: BKBCNMAIL@carringtonms.com	Jul 19 2025 00:17:00	Carrington Mortgage Services LLC, PO Box 7015, Pasadena, CA 91109
16558418		Email/Text: BKBCNMAIL@carringtonms.com	Jul 19 2025 00:17:00	Carrington Mortgage Services, LLC, PO Box 54285, Irvine, CA 92619
16558413		EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
16558414	+	EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
16558415	+	EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	Capital One, N.A., PO Box 31293, Salt Lake City, UT 84131-0293
16558416	+	EDI: SYNC	Jul 19 2025 04:01:00	Care Credit/Synchrony Bank, PO Box 71715, Philadelphia, PA 19176-1715
16558419		EDI: CITICORP	Jul 19 2025 04:01:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
16558420	+	EDI: CITICORP	Jul 19 2025 04:01:00	Citibank, NA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
16558421	+	EDI: WFNNB.COM	Jul 19 2025 04:01:00	Comenity Capital Bank, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
16558422	+	EDI: WFNNB.COM	Jul 19 2025 04:01:00	Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
16558423	+	EDI: WFNNB.COM	Jul 19 2025 04:01:00	Comenity Capital Bank/Boscovs, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
16558424		EDI: WFNNB.COM	Jul 19 2025 04:01:00	Comenity-Boscov's, PO Box 650965, Dallas, TX 75265-0965
16558426	+	EDI: DISCOVER	Jul 19 2025 04:01:00	Discover Card, PO Box 70176, Philadelphia, PA 19176-0176
16548268		Email/Text: bk@lendmarkfinancial.com	Jul 19 2025 00:17:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
16558431	+	Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 19 2025 00:17:00	Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
16558432	+	Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 19 2025 00:17:00	Loancare Servicing, 3637 Sentara Way, Virginia Beach, VA 23452-4262
16558433	+	EDI: SYNC	Jul 19 2025 04:01:00	Lowe's/Synchrony Bank, PO Box 669807, Dallas, TX 75266-0759
16558434	+	EDI: SYNC	Jul 19 2025 04:01:00	Lowes Business Acct/Syncb, PO Box 669824, Dallas, TX 75266-0781
16548652		EDI: PENNDEPTREV	Jul 19 2025 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
16556347		EDI: Q3G.COM	Jul 19 2025 04:01:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

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Date Rcvd: Jul 18	, 2025	Form ID: 309iPGH	Total Noticed: 58
16558437	^ MEBN	Jul 19 2025 00:03:17	Stellantis Financial, PO Box 205749, Dallas, TX 75320-5749
16558438	^ MEBN	Jul 19 2025 00:03:01	Stellantis Financial Services, 5757 Woodway Drive, Suite 400, Houston, TX 77057-1520
16558440	+ EDI: SYNC	Jul 19 2025 04:01:00	Syncb/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
16558443	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank, PO Box 71754, Philadelphia, PA 19176-1754
16558442 16558441	+ EDI: SYNC + EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank, PO Box 71726, Philadelphia, PA 19176-1726
		Jul 19 2025 04:01:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
16558445	Email/PDF: OGCRegionIIIBankruptcy@hu	Jul 19 2025 01:20:15	U.S. Department of Housing and Urban Dev, 801 Market Street, 12th Floor, Philadelphia, PA 19107
16548787	Email/PDF: OGCRegionIIIBankruptcy@hu	Jul 19 2025 01:20:15	U.S. Department of Housing and Urban Development, 801 Market Street, 12th Floor, Philadelphia, PA 19107
16558446	+ Email/PDF: BankruptcynoticesExceptions@	@wellsfargo.com Jul 19 2025 00:19:32	Wells Fargo, Attn: Bankruptcy Department, 420 Montgomery Street, San Francisco, CA 94104-1298
16558447	+ Email/PDF: BankruptcynoticesCCSBKOpe	erations@wellsfargo.com Jul 19 2025 00:20:44	Wells Fargo Bank, N.A., PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16558430	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
16558429	*+	Lendmark Financial Services, 257 Butler Commons, Butler, PA 16001-2485
16558436	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2025	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:

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Date Rcvd: Jul 18, 2025 Form ID: 309iPGH Total Noticed: 58

Name Email Address

Denise Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com

Dennis M. Sloan

on behalf of Joint Debtor Mandy S. Yeager sloanassoc@zoominternet.net dsloan@sloanassoc.com

Dennis M. Sloan

on behalf of Debtor Lee A. Yeager sloanassoc@zoominternet.net dsloan@sloanassoc.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Steven K. Eisenberg

 $on \ behalf \ of \ Creditor \ Carrington \ Mortgage \ Services \ \ LLC \ seisenberg @ sterneisenberg.com, bkecf @ sterneisenberg.com \\$

TOTAL: 6